

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

**IN RE:ELAINE RIDGEL
xxx-xx-6542**

Case number 22-00273-DSC-13

RESPONSE TO TRUSTEE'S NOTICE OF CONTINUING DEFAULT

Comes now the Debtor through counsel and responds to the Trustee's
Notice of Continuing Default

1. Debtor requests a Hearing prior to any action being taken by this Honorable Court.
2. Debtor will make a full \$1104.00 payment on WEDNESDAY September 24th, 2025.

Wherefore, Premises Considered, Debtor moves this Honorable Court to set a hearing on this matter prior to dismissing this case

Respectfully Submitted,

/s/Keith R. Martin
2100 1st Ave North
Suite 220
Birmingham, AL 35203
(205) 581-1299

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the above and forgoing pleading upon Bradford Caraway Trustee by ECF and all creditors listed on the Matrix below this 19th day of September 2025.

/s/ Keith R. Martin

Capital One Auto Finance
3905 Dallas Pkwy
Credit Disputes
Plano, TX 75093

Credit Acceptance
P.O. Box 513
Southfield, MI 48037

One Main
300 Saint Palu Pl
Baltimore, MD 21202

Roundpoint Mortgage
P.O. Box 674150
Dallas, TX 75267-4150

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Credit Bureau Associates
420 College St
Macon, GA 31201

One Main
300 Saint Palu Pl
Baltimore, MD 21202

Centerpoint Fire District
P.O. Box 9651
Birmingham, AL 35220

One Main
430 Greensprings Hwy
Ste 13
Birmingham, AL 35209

One Main
430 Greensprings Hwy
Ste 13
Birmingham, AL 35209